Case 17-11555-sr Doc 16 Filed 04/21/17 Entered 04/22/17 01:05:08 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Karen M. Browne Debtor

District/off: 0313-2

Case No. 17-11555-sr Chapter 13

Date Rcvd: Apr 19, 2017

CERTIFICATE OF NOTICE

Page 1 of 1

Form ID: 309I Total Noticed: 16

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2017. db +Karen M. Browne, 604 Walnut Lane, Philadelphia, PA 19128-1712 +FREDERICK L. REIGLE, Reading, PA 19606-0410 Chapter 13 Trustee, P.O. Box 4010. 2901 St. Lawrence Avenue, tr ECKERT SEAMANS CHERIN & MELLOT, 13878130 US STEEL TOWER, 44TH FLOOR, Pittsburgh, PA 15219 13878131 +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 +National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 13878132 13881387 13902573 +Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F 13900786 +U.S. Bank NA, c/o Brian C. Nicholas, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541 Phila., PA 19106-1541 +U.S. Bank, N.A, 3815 South West Temple, P.O. BOX 65250, +US Dept of Education, Attn: Bankruptcy, Po Box 16448, 13878133 Salt Lake City, UT 84165-0250 Saint Paul, MN 55116-0448 13878135 13878134 +Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: rfwlawl@comcast.net Apr 20 2017 01:25:47 RICHARD F. WEINSTEIN, Richard F. Weinstein, Esquire, 705 West Haverford Road, Suite 1, Bryn Mawr, PA 19010-3128 E-mail/Text: bankruptcy@phila.gov Apr 20 2017 01:26:34 City of Philadelphia, sma City of Philadelphia Law Dept., 1515 Arch Street 15th Floor, Tax Unit/Bankruptcy Dept, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 20 2017 01:26:07 smg P.O. Box 280946, Pennsylvania Department of Revenue, Bankruptcy Division, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 20 2017 01:26:22 U.S. Attorney Office, smq c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 20 2017 01:26:14 Philadelphia, PA 19106-4404 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 TOTAL: 5 ***** BYPASSED RECIPIENTS *****

***** BYPASSED RECIPIENTS *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: Lisa

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, on behalf of the registered Holders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certif bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

PREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf frpa@trusteel3.com

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
RICHARD F. WEINSTEIN on behalf of Debtor Karen M. Browne rfwlawl@comcast.net
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

TOTAL: 0

Case 17-11555-sr Doc 16 Filed 04/21/17 Entered 04/22/17 01:05:08 Desc Imaged

Information to identify the case:					
Debtor 1	Karen M. Browne	Social Security number or ITIN xxx-xx-3066			
	First Name Middle Name Last Name	EIN			
Debtor 2		Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court Eastern District of Pennsylvania		nsylvania Date case filed for chapter 13 3/6/17			
Case number: 17	–11555–sr				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Karen M. Browne	
2.	All other names used in the last 8 years		
3.	Address	604 Walnut Lane Philadelphia, PA 19128	
4.	Debtor's attorney Name and address	RICHARD F. WEINSTEIN Richard F. Weinstein, Esquire 705 West Haverford Road Suite 1 Bryn Mawr, PA 19010–3128	Contact phone (610) 896–3700 Email: <u>rfwlaw1@comcast.net</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office —— 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800
			Date: 4/19/17

For more information, see page 2

Debtor Karen M. Browne Case number 17–11555–sr

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 19, 2017 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
8.	Deadlines the bankruptcy clerk's office must beceive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/18/17	
required filing fee by the following deadlines.		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/17/17	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 9/2/17	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
confirmation will be held on:		The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 6/28/17 at 10:00 AM, Location: Courtroom #4, 900 Market \$		
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.		
11	1. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any unless the court orders otherwise.			
12	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claims exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believ the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
Confirmation of a chapter 13 plan may result in a discharge of debts, which may in a debt. However, unless the court orders otherwise, the debts will not be discharged under the plan are made. A discharge means that creditors may never try to collect debtors personally except as provided in the plan. If you want to have a particular discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the bankruptcy clerk's office by the deadline. If you believe that the debtors are not ent of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge		